PO BOX 707600
TULSA, OK 74170-7600

IF PAYING BY VISA OR MASTERCARD FILL OUT BELOW
CHECK CARD USING FOR PAYMENT

VISA ☐ MasterCard ☐

CARD NUMBER	AMOUNT
CARD HOLDER NAME	EXP. DATE
SIGNATURE	CURRENT BALANCE $919.62

May 9, 2016

MARISOL L EBERHARDT
18 BRIAN AV
HOLTSVILLE, NY 11742-1005

FMS INC.
PO BOX 707600
TULSA, OK 74170-7600

[redacted]4292 [redacted]

*** Detach Upper Portion And Return With Payment ***

FMS INCORPORATED
PO BOX 707600
TULSA, OK 74170-7600
Toll Free: 866-323-8205

Office Hours:
Mon - Thurs 8:00AM to 9:00PM CST
Friday 8:00AM to 5:00PM CST
Saturday 9:00AM to 1:00PM CST

Street Address: FMS INC • 4915 South Union Avenue • Tulsa • Oklahoma • 74107

May 9, 2016

Dear Marisol L Eberhardt,

This is to inform you that the creditor, as listed, has placed your account with this agency for collection of this obligation. You may not have intentionally neglected this obligation, but it is seriously past due and requires your attention.

We would like your cooperation. We ask that you remit payment to this office or, contact this office toll free at 866-323-8205 to arrange an acceptable payment plan. Any returned payment will be represented electronically.

Your payment should be made payable to KOHL'S DEPARTMENT STORES INC. and mailed to the address on the tear-off portion of this letter. We also accept payment by MoneyGram, Visa, and Mastercard. Call us at 866-323-8205 for information on these easy methods of payment.

IMPORTANT NOTIFICATION PER FEDERAL LAW
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

NEW YORK CITY RESIDENTS – New York City Department of Consumer Affairs License Number 1093359. Contact Johnathan Blankenship at 866-323-8205.

NEW YORK RESIDENTS - Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

a) the use or threat of violence; b) the use of obscene or profane language; and c) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

Account Summary
Creditor
KOHL'S DEPARTMENT STORES INC.
Original Creditor
CAPITAL ONE N.A.
Current Creditor
CAPITAL ONE N.A.
Customer No
xxxxxxxx7852
Account of
MARISOL L EBERHARDT
Date of Service
04/03/12
Account No
[redacted]4292
Total Balance Due
$919.62
Charge-Off Balance
$1,119.62
Total Interest Accrued Since Charge-Off
$0.00
Charges or Fees Accrued Since Charge-Off
$0.00
Total Payments Made Since Charge-Off
$200.00

ACA INTERNATIONAL The Association of Credit and Collection Professionals Member

600
FMS_Tulsa.wfd
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